

Certificate Number: 05781-NJ-DE-033565436

Bankruptcy Case Number: 17-23563



05781-NJ-DE-033565436

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 17, 2019, at 12:02 o'clock AM PDT, Joanne Manimtim completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 17, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President